

**Information to identify the case:**

|                                  |                       |                        |  |           |
|----------------------------------|-----------------------|------------------------|--|-----------|
| Debtor 1                         | <b>Gary Gallemore</b> |                        | Social Security number or ITIN xxx-xx-7197 |           |
|                                  | First Name            | Middle Name            | Last Name                                  | EIN ----- |
| Debtor 2<br>(Spouse, if filing)  |                       |                        | Social Security number or ITIN -----       |           |
|                                  | First Name            | Middle Name            | Last Name                                  | EIN ----- |
| United States Bankruptcy Court   |                       | District of New Jersey |  |           |
| Case number: <b>16-28971-KCF</b> |                       |                        |  |           |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Gary Gallemore

7/21/17

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Gary Gallemore  
 Debtor

Case No. 16-28971-KCF  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 318Page 1 of 3  
Total Noticed: 64

Date Rcvd: Jul 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 23, 2017.

db +Gary Gallemore, 36 Heath Lane, Willingboro, NJ 08046-1720  
 cr +U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF8 MASTER, Phelan Hallinan & Schmieg, PC,  
     400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 516429311 +Caliber Home Loans, PO Box 24610, Oklahoma City, OK 73124-0610  
 516429321 Citibank, PO Box 8015, South Hackensack, NJ 07606-8015  
 516429323 +Citibank (South Dakota), NA, Attn: Eichenbaum and Stylianou, LLC,  
     10 Forest Avenue - PO Box 0194, Paramus, NJ 07653-0194  
 516429325 +Citibank, NA, PO Box 6191, Sioux Falls, SD 57117-6191  
 516429327 +GMAC, 3451 Hammond Ave., Waterloo, IA 50702-5300  
 516429331 Home Depot, PO Box 689100, Des Moines, IA 50368  
 516429330 Home Depot, PO Box 9100, Des Moines, IA 50368  
 516429337 +PSEG, 80 Park Plaza, Newark, NJ 07102-4194  
 516429336 +PSEG, 80 Park Plaza T5D, Newark, NJ 07102-4109  
 516429334 +PSEG, PO Box 14444, New Brunswick, NJ 08906-4444  
 516429333 PSEG, PO Box 14104, New Brunswick, NJ 08906-4104  
 516429352 Sprint PCS, PO Box 2200, Bedford Park, IL 60499-2200  
 516429359 +Township of Willingboro, 1 Rev Dr. M.L. King Jr. Drive, Willingboro, NJ 08046-2853

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 21 2017 23:13:39 U.S. Attorney, 970 Broad St.,  
     Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 21 2017 23:13:35 United States Trustee,  
     Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
     Newark, NJ 07102-5235  
 516582283 EDI: GMACFS.COM Jul 21 2017 22:53:00 Ally Financial, PO Box 130424,  
     Roseville MN 55113-0004  
 516429301 +EDI: GMACFS.COM Jul 21 2017 22:53:00 Ally Financial, PO Box 380901,  
     Minneapolis, MN 55438-0901  
 516429302 +EDI: GMACFS.COM Jul 21 2017 22:53:00 Ally Financial, 200 Renaissance Ctr,  
     Detroit, MI 48243-1300  
 516623186 EDI: RESURGENT.COM Jul 21 2017 23:03:00 Ashley Funding Services, LLC its successors and,  
     assigns as assignee of Laboratory, Corporation of America Holdings,  
     Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 516429305 +EDI: BANKAMER.COM Jul 21 2017 22:53:00 Bank Of America, PO Box 30770,  
     Tampa, FL 33630-3770  
 516429310 +EDI: BANKAMER.COM Jul 21 2017 22:53:00 Bank of America, PO Box 21846,  
     Greensboro, NC 27420-1846  
 516429304 +EDI: BANKAMER.COM Jul 21 2017 22:53:00 Bank of America, PO Box 53138,  
     Phoenix, AZ 85072-3138  
 516429309 +EDI: BANKAMER2.COM Jul 21 2017 23:03:00 Bank of America, PO Box 17009,  
     Baltimore, MD 21297-1009  
 516429306 +EDI: BANKAMER2.COM Jul 21 2017 23:03:00 Bank of America, Legal Order Processing,  
     5701 Horatio Street, Utica, NY 13502-1024  
 516429307 EDI: BANKAMER2.COM Jul 21 2017 23:03:00 Bank of America, PO Box 60073,  
     City of Industry, CA 91716  
 516429303 EDI: BANKAMER.COM Jul 21 2017 22:53:00 Bank of America, PO Box 53132, For Notice Only,  
     Phoenix, AZ 85072-3132  
 516429308 EDI: BANKAMER.COM Jul 21 2017 22:53:00 Bank of America, PO Box 2278,  
     Norfolk, VA 23501-2278  
 516429319 EDI: CAPITALONE.COM Jul 21 2017 23:03:00 Capital One Bank Usa N, 15000 Capital One Dr,  
     Richmond, VA 23238  
 516429328 EDI: RMSC.COM Jul 21 2017 22:53:00 Home Depot, PO Box 103072, Roswell, GA 30076  
 516429312 +EDI: CAPITALONE.COM Jul 21 2017 23:03:00 Capital One Bank, PO Box 71083,  
     Charlotte, NC 28272-1083  
 516429317 +EDI: CAPITALONE.COM Jul 21 2017 23:03:00 Capital One Bank, PO Box 70884,  
     Charlotte, NC 28272-0884  
 516429315 +EDI: CAPITALONE.COM Jul 21 2017 23:03:00 Capital One Bank, PO Box 85147,  
     Richmond, VA 23276-0001  
 516429313 +EDI: CAPITALONE.COM Jul 21 2017 23:03:00 Capital One Bank, PO Box 71083,  
     For Notice Only, Charlotte, NC 28272-1083  
 516461186 EDI: CAPITALONE.COM Jul 21 2017 23:03:00 Capital One Bank (USA), N.A., PO Box 71083,  
     Charlotte, NC 28272-1083  
 516429316 EDI: CAPITALONE.COM Jul 21 2017 23:03:00 Capital One bank, Po Box 85064,  
     Glen Allen, VA 23058  
 516429320 +EDI: CITICORP.COM Jul 21 2017 23:03:00 Citibank, PO Box 6500,  
     Sioux Falls, SD 57117-6500  
 516429322 EDI: CITICORP.COM Jul 21 2017 23:03:00 Citibank, PO Box 6405, The Lakes, NV 88901-6405  
 516429324 EDI: CITICORP.COM Jul 21 2017 23:03:00 Citibank - Home Depot, PO Box 6497,  
     Sioux Falls, SD 57117-6497  
 516429326 +EDI: GMACFS.COM Jul 21 2017 22:53:00 GMAC, PO Box 130424, Roseville, MN 55113-0004  
 516429329 +EDI: RMSC.COM Jul 21 2017 22:53:00 Home Depot, 7840 Roswell Rd., Bldg. 100, Ste. 210,  
     Atlanta, GA 30350-6877  
 516645104 EDI: PRA.COM Jul 21 2017 23:03:00 Portfolio Recovery Associates, LLC,  
     c/o Sears Mastercard, POB 41067, Norfolk VA 23541

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 64

Date Rcvd: Jul 21, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

|           |  |   |
|-----------|--|---|
| 516429335 | E-mail/Text: bankruptcy@pseg.com Jul 21 2017 23:12:51  | PSEG, PO Box 790,<br>Cranford, NJ 07016-0790                                  |
| 516429338 | +E-mail/Text: bankruptcy@pseg.com Jul 21 2017 23:12:51 | PSEG, 20 Commerce Drive,<br>Cranford, NJ 07016-3617                           |
| 516429347 | EDI: NEXTEL.COM Jul 21 2017 23:03:00                   | Sprint, PO Box 152046, Irving, TX 75015-2046                                  |
| 516429346 | EDI: NEXTEL.COM Jul 21 2017 23:03:00                   | Sprint, PO Box 219554, Kansas City, MO  |
| 516429348 | EDI: NEXTEL.COM Jul 21 2017 23:03:00                   | Sprint, PO Box 740503, Atlanta, GA 30374                                      |
| 516429349 | EDI: NEXTEL.COM Jul 21 2017 23:03:00                   | Sprint / Nextel, PO Box 17621, Baltimore, MD 21297                            |
| 516429354 | EDI: NEXTEL.COM Jul 21 2017 23:03:00                   | Sprint PCS, PO Box 219554, Kansas City, MO 64121                              |
| 516429351 | EDI: NEXTEL.COM Jul 21 2017 23:03:00                   | Sprint PCS, PO Box 219718, Kansas City, MO 64121-9718                         |
| 516429353 | EDI: NEXTEL.COM Jul 21 2017 23:03:00                   | Sprint PCS, PO Box 62071, Baltimore, MD 21264                                 |
| 516429344 | +EDI: SEARS.COM Jul 21 2017 23:03:00                   | Sears, PO Box 6924, The Lakes, NV 88901-6924                                  |
| 516429342 | +EDI: SEARS.COM Jul 21 2017 23:03:00                   | Sears, PO Box 182156, Columbus, OH 43218-2156                                 |
| 516429341 | EDI: SEARS.COM Jul 21 2017 23:03:00                    | Sears, PO Box 182459, Columbus, OH 43218                                      |
| 516429339 | EDI: SEARS.COM Jul 21 2017 23:03:00                    | Sears, P.O. Box 555, Columbus, OH 43216                                       |
| 516429343 | +EDI: SEARS.COM Jul 21 2017 23:03:00                   | Sears, PO Box 818007, Cleveland, OH 44181-8007                                |
| 516429340 | EDI: SEARS.COM Jul 21 2017 23:03:00                    | Sears, PO Box 818017, Cleveland, OH 44181-8017                                |
| 516429345 | +EDI: SEARS.COM Jul 21 2017 23:03:00                   | Sears/Citibank N.A., Po Box 6283, Sioux Falls, SD 57117-6283                  |
| 516429350 | +EDI: NEXTEL.COM Jul 21 2017 23:03:00                  | Sprint Customer Service, PO Box 8077, London, KY 40742-8077                   |
| 516429356 | +EDI: NEXTEL.COM Jul 21 2017 23:03:00                  | Sprint PCS, PO Box 105243, Atlanta, GA 30348-5243                             |
| 516429355 | +EDI: NEXTEL.COM Jul 21 2017 23:03:00                  | Sprint PCS, PO Box 8077, London, KY 40742-8077                                |
| 516429357 | +EDI: CITICORP.COM Jul 21 2017 23:03:00                | The Home Depot - Citibank NA, Po Box 6497, Sioux Falls, SD 57117-6497         |
| 516429358 | EDI: CITICORP.COM Jul 21 2017 23:03:00                 | The Home Depot/CBNA, PO Box 6497, For Notice Only, Sioux Falls, SD 57117-6497 |

TOTAL: 49

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

|            |   |
|------------|---|
| 516429314  | Capital One Bank  |
| cr*        | Ally Financial, PO Box 130424, Roseville, MN 55113-0004   |
| cr*        | +U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF8 MASTER, Phelan Hallinan & Schmieg, PC,<br>400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437         |
| 516429332* | ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034<br>(address filed with court: Home Depot Credit Services, Processing Center,<br>Des Moines, IA 50364) |
| 516429318* | +Capital One Bank, PO Box 70884, Charlotte, NC 28272-0884   |

TOTALS: 1, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 23, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 21, 2017 at the address(es) listed below:

Avram D White on behalf of Debtor Gary Gallemore clistbk3@gmail.com,  
adwlawofficel@gmail.com;crismateo02@gmail.com;lawworkmorris31@gmail.com  
Barry R. Sharer on behalf of Trustee Barry R. Sharer CShapiro@SharerPBS.com,  
BSharer@SharerPBS.com;nj83@ecfcbis.com  
Barry R. Sharer CShapiro@SharerPBS.com, BSharer@SharerPBS.com;nj83@ecfcbis.com  
Brian C. Nicholas on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF8 MASTER  
PARTICIPATION TRUST bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com  
Denise E. Carlon on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF8 MASTER  
PARTICIPATION TRUST dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

James Patrick Shay on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF8 MASTER  
PARTICIPATION TRUST james.shay@phelanhallinan.com  
John R. Morton, Jr. on behalf of Creditor Ally Financial ecfmail@mortoncraig.com,  
mortoncraigecf@gmail.com;mhazlett@mortoncraig.com

TOTAL: 7